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September 13 2005

Dear Sir

Art Unit 2136: Examiner: Pramila Parthasarathy

Application Number 09/881,117 Richard M Gardner
Remote authentication for secure system access and payment systems

I acknowledge receipt of your Final Office Action with Mailing date of September 1 2005 and should be grateful if you could advise me as under.

- [1] I accept the objections to Claims 14 to 19 (Claims 1 to 13 were withdrawn)
- [2] I note Claim 20 covers Allowable Subject Matter but is rejected as being dependant upon rejected Claims
- [3] I would like to either:
- [a] amend this Claim 20 to meet your objections
 - or [b] file a Continuation in Part covering this Claim and minor extensions of it, resulting I believe in a Filing date of that for the present Application for the re-stated material and a new Filing date for anything added
- [4] If I amend Claim 20:
- [a] are additional fees payable
 - [b] do I have to amend the Description or just the Claim
- [5] If I file a Continuation in Part, could you direct me to where I can find out:
- [a] what fees are payable
 - [b] what new Application Forms are required
 - [c] do I need to resubmit the Description

Yours Truly
Richard M Gardner

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13 September 2005